

**A NEW TWIST ON STEWARDSHIP:
FOUNDATIONAL PLEDGE RENEWALS**

Peachtree Presbyterian Church, U.S.A.
Atlanta, Georgia

National Institute in Church Finance
and Administration

Emory University
Candler School of Theology
Atlanta, Georgia

By:
Suzanne McCary
3200 Lenox Road, N.E.
Atlanta, Georgia 30324

B549

TABLE OF CONTENTS

PREFACE	1
INTRODUCTION	2
"A CHURCH THAT CARES"	3
Community Concerns	4
Pastoral Care	5
Volunteer Ministries	7
THEOLOGY OF STEWARDSHIP	8
THE STEWARDSHIP TASK FORCE	11
Formation: Mission and Charge	11
Ideas From the Congregation	11
Findings	12
Sunday School Participation	14
Congregational Demographics	14
The Stewardship Campaign	15
The Council of Stewards	15
Wills/Bequests and Tithing by the Year 2000	16
Review	17
THE STEWARDSHIP CAMPAIGN FOR 1992	20
The Pledge Card	20
Pledge Day	22
Follow-up and "Renewal of Pledges"	23
Victory Sunday	24
WHAT HAPPENED?	26
CONCLUSIONS	28
Major Results	28
Possible Recommendations	29
BIBLIOGRAPHY	33

APPENDICES

- APPENDIX A - WEEKLY AND MONTHLY PLEDGE CARDS
- APPENDIX B - BACK OF PLEDGE CARD (INSTRUCTIONS)
- APPENDIX C - ANNUAL AND "PERCENTAGE" PLEDGE CARDS
- APPENDIX D - "GENERIC" PLEDGE CARD
- APPENDIX E - LETTER REGARDING TITHING
- APPENDIX F - STEWARDSHIP SURVEY
- APPENDIX G - COUNCIL OF STEWARDS' ORGANIZATIONAL STRUCTURE
- APPENDIX H - FRONT OF "NEWS OF THE FAMILY", AUG. 4, 1991
- APPENDIX I - THANK YOU LETTER FOR PLEDGES
- APPENDIX J - PLEDGE "ROLLOVER LETTER"
- APPENDIX K - CONFIRMATION OF "ROLLOVER PLEDGE" AMOUNTS

PREFACE

Peachtree Presbyterian Church in Atlanta, Georgia, the largest Presbyterian Church, U.S.A. is nestled in the heart of the Buckhead area, one of the most prestigious addresses in Atlanta. The membership to date is in excess of 10,050 and they lead the denomination in Benevolence giving with 43% of their budget dedicated to this purpose.

The church had its origins in 1910, when Mr. and Mrs. C. S. Honour returned home from the funeral of their infant son. The parents had a vision to begin a Sunday School in memory of their deceased lad. On September 23, the first meeting was held in a vacant store in Buckhead. It continued as a mission Sunday School until November 2, 1919, when **Peachtree Road Presbyterian Church** was organized with 75 charter members.

In 1960, the church was moved a few blocks down the street to its present location because Peachtree's continued growth necessitated expansion. The first service in the new sanctuary was held on May 1, 1960 and a new era began for the newly named **Peachtree Presbyterian Church**.

Dr. W. Frank Harrington was called in October 1971 to become Peachtree's fifth Senior Minister. Under his leadership, the church has continued to experience great growth in membership, programs and facilities.

INTRODUCTION

In May of 1989, I went to work at Peachtree Presbyterian Church as Accounting Manager. Although my primary responsibilities were in the area of financial accounting for the church, day care, preschool and, later, counseling center, I was also very much involved with both the stewardship campaigns and the tracking of statistical pledging and giving data for the church.

In the summer of 1991, Peachtree Presbyterian Church set out to address some of the problems that had been experienced year after year concerning giving to the general operating budget. In the past two years, the church had grown in membership faster than it had grown in giving. Also, the financial effort of the current Stewardship program, both pledge season and the year-end contribution season, absorbed a tremendous percentage of church staff time and energy. Peachtree wanted to be able to focus more attention on stewardship preaching and long range goals in addition to the annual stewardship campaign.

A Stewardship Task Force was formed to address these issues and to make recommendations on enlarging, improving, and fine-tuning the present process.

The task force conducted focus groups among church members which generated several ideas about the current program and how it might be improved. The purpose of the research phase was to test the hypotheses among the congregation and to make recommendations based on the results.

The focus of this paper will be primarily on the recommendation for "Foundational Pledge Renewals".

"A CHURCH THAT CARES"

Peachtree Presbyterian Church is a very active church that offers a wide variety of opportunities for its members as well as the community. Peachtree offers an array of programs and classes that range from Bible Study courses to financial seminars to Recreational activities and Arts and Crafts. One can choose from a diversity of subjects at any time. Peachtree's goal is to offer as many beneficial programs to its members and the community as needed. Programs that offer sound biblical teaching as well as practical, educational opportunities that give people the skills needed to survive in our society.

While all of the programs of the church could be viewed as missions in and of themselves, Peachtree had made a firm commitment to lead the way in both missions giving and missions opportunities. As stated earlier, 43% of the operating budget was ear-marked for "what we do for others".

The sluggish economy in 1991 brought increased demands on many individuals. There were problems of hunger, homelessness, unemployment and tight budgets.¹

As Dr. Harrington stated so accurately in one of his sermons, "We are deploying our people-resources every day throughout this city and beyond to find the lost, to help the helpless, to house the homeless, to give comfort to the sad and bring hope to the discouraged. It is our mission for Christ. NEVER FORGET that this church has NOTHING that was not given to it in time, effort, or in money by its

¹Harrington, W. Frank, *The Record Speaks*, Atlanta, Peachtree Presbyterian Church, 1991.

members. Our ministry here is not **SOMEBODY'S** responsibility. It is **EVERYBODY'S** responsibility."²

According to an annual publication printed by Peachtree Presbyterian Church for the year 1991, entitled "The Record Speaks", the following accomplishments in the area of benevolence had been made during the year:

Community Concerns

- The volunteers of the church working toward their commitment to **Habitat for Humanity** constructed six homes and established relationships with new homeowners through "Partner Families".

- We contributed the money received from the **1991 Christmas Eve Offering** to address the growing problem of hunger in the city.

- We participated actively in the **Buckhead Christian Community Ministry**, which assisted people with rent, mortgage and utility payments, medical aid and food.

- We completed our challenge gift to the **Atlanta Children's Shelter** to provide day shelter and enrichment activities for children and social services for their

²Harrington, W. Frank, *The State of the Church - Peachtree Presbyterian!* Sermon, Atlanta, January 31, 1993.

homeless families.

- We contributed generously to the **PATH (Presbyterian's Answer to Hunger)** program.

- We supported the **Salvation Army**.

- We provided a substantial amount of money for emergency rent, utility and food assistance throughout the year to church members and others who were needy.

- We gave to numerous local missions.

Jesus said, *When you have done it to one of the least of these my brothers and sisters, you have done it unto me.* Matthew 25:40.

Pastoral Care

In addition to the large Community Concerns emphasis, Peachtree also focused heavily on the area of Pastoral Care.

Peachtree's motto is "A Church That Cares". This describes the philosophy of the church and the church attempts to equip its members to participate in ministries of care in a variety of ways.

- **Peachtree Neighbor Program** - Divides the congregation into 243 geographical areas and each area is served by one or more Contact Persons. Currently, there are 470 persons serving as volunteers in this program. They contact every in-town member of the church at least four times a year to express care and concern for each member and to keep a vital flow of information between the membership and church staff.

- **Healthcare Ministry** - In addition to visiting the sick and hospitalized, the personal contacts are made to follow-up on members who have come home from the hospital.

- **Hearthstone Ministry** - Visits are made by ministers, Elders, the Presbyterian Women, or by volunteers to people who are limited by reason of age or health in their ability to attend church services.

- **Peachtree Jobs Network** - Assists people with resume preparation and job search skills.

- **Stephen Ministry** - A program of Christian support for those experiencing stressful times such as job loss, divorce, illness, bereavement, single parenting, responsibility for ill family member, etc.

- **Cradle Roll Guild** - Volunteers who make contact with parents of new babies.

- **Bereavement Ministry** - Ministers and Elders working to provide special support for those who have experienced the loss of a loved one.

- **Big Brothers/Big Sisters** - Provides support for single parents and their children.

Volunteer Ministries

People are encouraged to give unselfishly of their time and talents as well as their money. In 1991 alone, over 8353 volunteers worked at Peachtree Presbyterian Church with 2500 of these spending over 50,000 hours working in the Atlanta Community.

Within the church, over 217,812 hours were spent by volunteers assisting in working with children, music ministries, caregiving, preparation and execution of worship services, doing numerous administrative tasks, working with adult education and evangelistic efforts.³

As Dr. Harrington wrote, "Peachtree Presbyterian Church has the potential to reach more, do more, give more. Shifting our focus from what we have done to what we can do frees us to meet the challenge of our potential. Empowered by the Holy Spirit, we can eagerly and courageously face tomorrow together." ⁴

³Harrington, *The Record Speaks*.

⁴Harrington, W. Frank, *Peachtree Today*, a publication of Peachtree Presbyterian Church, Atlanta, Fall Edition, 1992, p.1.

THEOLOGY OF STEWARDSHIP

The concept of stewardship is illustrated in numerous ways throughout the Bible and the words "steward" and "stewardship" are used a number of times. From God's creation in the book of Genesis to Paul's letters to the churches in the New Testament, we are constantly reminded that God intends for us to be good stewards of His Creation. A steward is someone who has the responsibility of overseeing, managing and administering something. The property which we administer is not ours, but rather belongs to the Lord.

"The twelve men whom Jesus called to be his disciples selected one of their number to handle the money required for their material needs. From that first small group to the present day, the church has found it necessary to obtain money for her program."⁵

Many dedicated Christians who presently support the church to the fullest of their ability, both financially and otherwise, long to give more. The Bible clearly instructs us to give, not in an effort to be seen by others, but to give out of our recognition of what has been so freely given to us. *For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.*

2 Corinthians 8:12.

"From the earliest Israelite history until at least A.D. 70, the presenting of

⁵Powell, Luther P., *Money and the Church*, (New York: Association Press, 1962) p. 11.

sacrifices and offerings in the presence of deity was an essential act of worship.⁶

2 Corinthians 9:6,7 states, *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*

Too often, we speak of stewardship and all of the characteristics of a good and faithful giver, but fail to recognize the most common thread that runs throughout the Bible and is at the very heart of all of the teachings of Christ. That basic thread is Love. *And I pray that you, being rooted and established in love, may have power, together with all the saints, to grasp how wide and long and high and deep is the love of Christ, and to know this love that surpasses knowledge - that you may be filled to the measure of all the fullness of God. Ephesians 3:17b-19.*

This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth. 1 John 3:16-18.

The mission of the church is no more clearly defined than in the words, *Dear Friends, since God so loved us, we also ought to love one another. 1 John 4:11.*

My command is this: Love each other as I have loved you. Greater love has no one than this, that one lay down his life for his friends. You are my friends if you do what I command. John 15:12-14.

⁶Berger, Hilbert J., *Now, Concerning the Offering*, (Nashville: Discipleship Resources, 1987) p. 1.

The most profound act of love has already been performed for us by the death of Christ. How could we refuse anything for His kingdom when Christ has given His very life as a sacrifice in payment for our sins? What small sacrifices we make in comparison to the greatest sacrifice of all. Yet, why are our gifts so difficult to give? *Be imitators of God, therefore, as dearly loved children and live a life of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God.* Ephesians 5:1-2.

There are times when churches are reluctant to tell the congregation about successes when budgets are made, when special needs are met, when missions are performed. Often, churches feel that people will assume that, since the church is doing well, it does not need them. Quite the opposite seems to be true, however. People want to know that their money is being used wisely and that needs are being met and missions are being performed. It is very disheartening when the church says "we need \$ XXX in order to keep the lights on and the bills paid." The church has just been reduced to a utility.

One of my favorite expressions about the church and stewardship is Dr. Kennon Callahan's comment that "people give to a winning cause, not to a sinking ship. Your congregation, at its best, is a winning cause."⁷

⁷Callahan, Kennon L., *Giving and Stewardship in an Effective Church, A Guide for Every Member*, (New York: HarperCollins Publishers, 1992) p. 9.

THE STEWARDSHIP TASK FORCE

Formation: Mission and Charge

The first meeting of the Stewardship Task Force was held February 13, 1991. The mission and charge from the Session was straightforward. The Task Force was to focus upon the process of the stewardship efforts, not upon the budget or financial missions of the Church, which are within the province of the Session.

The process was broken into six sections as follows:

- * Ideas From the Congregation
- * Sunday School Participation
- * Congregational Demographics
- * Stewardship Campaign
- * Council of Stewards
- * Wills/Bequests and Tithing by the Year 2000

Ideas From the Congregation

The Task Force felt that it was very important to obtain both qualitative and quantitative data about Peachtree's stewardship effort from the congregation. They

sought to learn what the congregation liked and disliked and obtain suggestions about improving the effort.

The qualitative analysis was performed through a series of relatively small focus groups who volunteered their overall comments and answered a series of questions. Based upon the results from these focus groups, consideration by this Task Force Section, and contribution from the staff and others, this section prepared a questionnaire to be distributed to the congregation at all three morning worship services on Sunday, May 19, 1991 and was a part of "The News of the Family" bulletin that same week.

Nearly 900 completed questionnaires were completed and returned.

Findings

1. 75% of the respondents thought the stewardship campaign should last no longer than one month.
2. More than half would approve of a change of the stewardship campaign to May, 25% were open to the change and only 21% would disapprove of such a shift of seasons.
3. Nearly 70% approved of beginning the stewardship campaign with every pledging unit committed to at least the same level as the previous year's pledge, thereby allowing the focus of the campaign to be upon those who

have not pledged, new members and the needed increase in pledges to meet the stewardship goal. There was much enthusiasm from both the congregation and the staff for the abandonment of "zero based pledging" every year. The length and intensity of the previous campaigns were a serious distraction from the ministry of the staff during a critical time of the year. This change would also allow the church to enter the "follow-up" period of the campaign with most, if not all, of the proposed budget already committed and allow the follow-up efforts to focus upon just the increase needed to meet the proposed budget for the next year. This also reduces the length of the campaign. Thus, the concept of the "Foundational Pledge Renewals" for Peachtree was born.

In another, somewhat surprising note, 42% of the congregation would approve of a method by which their pledge could be paid through an automatic bank deduction. This finding provided the Task Force with an opportunity to introduce some flexibility into the process of pledge collection for those who would like it.

The Task Force was amazed by the understanding and enthusiasm of the congregation for stewardship, and by their willingness, if not insistence, that some changes be made.

Sunday School Participation

The purpose of this Task Force Section was to consider how to make the Sunday School a more effective and enthusiastic participant in the stewardship process. A primary focus of the section was upon the Young Couples and Singles classes.

This section sought to better educate these Sunday School classes about the church's successful outreach program that is performed with the funds received from the stewardship effort. These classes had already been very active in supporting other specific outreach projects. The unanimous recommendation from the members of this section was that the classes become committed about the stewardship effort of the church as well.

Congregational Demographics

The idea behind this Task Force Section was to utilize the publicity available and obtain vital demographic statistics about the population segments of the membership and to correlate that information with the information the church already has regarding stewardship participation. The church had developed, over the last two years, a significantly improved data base regarding stewardship participation by the members and it was hoped that a more thorough study of congregational demographics would assist the church in focusing and planning the stewardship effort.

This section successfully obtained the services of an independent research firm at a very modest fee. It was, however, felt that the church would be better served if this report were considered further by the Council of Stewards, the Senior Minister, the staff, and the Session of the Church.

Some preliminary data were obtained using the church's existing giving records and they revealed some fascinating features and correlations about the church members and their stewardship participation, as follows:

1. The longer one is a member, the more he or she pledges.
2. Married people pledge more money than any other category.
3. The single largest age group of people who pledge is 31-40. However, those aged 41-50 pledge more money in the aggregate.

The Stewardship Campaign

This Task Force Section assisted the Congregation Ideas and Congregational Demographics Sections in dealing with issues of shortening the campaign, abandoning the "zero based" pledge basis, and focusing the campaign on the non-pledging units while increasing the numbers of those who have pledged.

The Council of Stewards

This Task Force Section recommended a structure to be called the "Council of

Stewards" which would establish and preserve stewardship as a year-round aspect of the church's ministry and education.

The section recommended that the Council of Stewards consist of 100 members of the church, divided into "classes" of approximately 33 each. The Council of Stewards would be responsible to the Session for every aspect of the stewardship effort throughout the year. The Council of Stewards would become the "standing committee for stewardship".

Although the projects of the Council of Stewards would change as the needs and goals changed, the continuity of leadership, campaign technology and plans of the stewardship campaigns would reside with the Council of Stewards.

Wills/Bequests and Tithing by the Year 2000

The Task Force recognized that the largest transfer of wealth in the history of this country would occur within the next 10 - 15 years through the inheritance and lifetime gifts to "baby boomers" from their parents. The task of this section was to consider how to encourage these parents and their children to support the ministries of the church.

A suggestion from this section, supported by the findings of the congregational questionnaire, was that the church sponsor financial planning seminars from time to time. Included in these seminars would be full discussions of the most efficient ways to make gifts to the church during one's life and to make testamentary gifts, as well. The first seminar should be presented prior to the end of 1991. The church

has an incredible reservoir of intellectual capital which it can and should tap to assist members with complex tax and estate planning considerations.

This section would publicize the seminars and opportunities for giving and would work with the Session and the Council of Stewards to accomplish these tasks. The Council of Stewards should also develop a continuing promotion of wills and bequests from within the congregation.

The Council of Stewards was to develop a program of tithing to assist each member to move toward giving 10% of their income to the church, within a ten year period in incremental, annual steps.

Through the Quantitative Research Report performed by the independent research firm mentioned earlier, the church membership was broken into zip code categories with a cluster "nickname". From a membership listing provided by the church, the total number of people residing within each zip code was calculated and the known average income of people residing within those zip codes was tabulated. It was discovered that the combined total income of all of the membership of the church should be approximately \$355,335,840. If all of those membership tithed, the church could have an annual operating budget of \$35,533,584! A far cry from the current budget of \$5,481,829!

Review

The Task Force set out to implement as quickly as possible the objectives of their sections. The Council of Stewards was asked to delay consideration of moving

the campaign to May until the other steps had been taken and there had been sufficient time to evaluate their effectiveness.

It was decided that the following steps would be taken:

- The various current income streams were evaluated.
- It was suggested that "second mile" giving for secondary causes, such as real estate, be promoted.
- Steps to include the periphery of the church membership into the stewardship effort were discussed. There would be an emphasis on increasing the involvement of these people with the planning and implementation of the stewardship program. New members of the church would also be included in this group.
- Include in the bulletin of the church, "News of the Family", a different box each week showing where the money goes.

It was noted that the following steps had already been taken in previous years to improve the process, prior to the organization of the Stewardship Task Force:

- a) The church had moved from sending one box of offering envelopes at year end (to be used for the following year), to monthly mailings of envelopes (just enough for the Sundays in that month). This step was taken in an effort to place the church envelopes in the same stacks of mail with member's other bills in hopes of making it more handy to pay and mail all bills and contributions at the same time. It was also hoped that this process would "spread out" giving during the first eleven months of the year. A very large percentage of the budget, over 24%,

has previously been received by the church in December, the last month of the church's fiscal year. As the first year receipts came into the church following implementation of this "monthly mailing", it was found to have a positive impact on the level of giving and the contributions increased approximately 8% in the first eleven months of the year in which that was done.

b) Quarterly statements are mailed even to those who do not pledge or give.

c) The goal of becoming a tithing church by the year 2000 has been adopted and is perceived as a positive goal.

It was also noted that, even in years in which Peachtree had experienced general operating fund shortfalls in income, the church had always ended the year in the black.

Peachtree has a higher percentage of pledgers than most churches with 75% of the families making a pledge.

At the end of the second quarter of 1991, 93% of the gifts received were from Pledging Members, 5% were from Non-Pledging Members and 2.4% from Non-Members.⁸

⁸Peachtree Presbyterian Church, *Task Force on Stewardship*, Notes from the Stewardship Task Force, Atlanta, 1991.

THE STEWARDSHIP CAMPAIGN FOR 1992

The visible evidence of the Stewardship campaign begins in the fall of the year. A theme is developed and signs and banners highlighting the theme and logo are placed throughout the building. This year's theme was "**Come and See What God Is Doing at Peachtree**". Stewardship testimonies are presented by various members of the congregation during the worship services on Sundays.

This year, one of the new publications suggested by the Stewardship Task Force was published and mailed. It was called *Peachtree Today*, it consisted of four pages in newspaper-type style and was beautiful in appearance and inspirational in content. The paper was adorned with color pictures of the various activities and missions in which the church had participated in the last year and contained articles from the Senior Minister and others about the importance of giving, the various uses of our money, and the hopes and dreams of the church for the following year. *Peachtree Today* will become a regular annual publication on Stewardship.

The Pledged Income Goal is announced before pledging begins and the goal for 1992 was \$5,505,703. The total operating budget will be \$6,070,783.

The Pledge Card

As had been the custom in the past, the first Sunday of November was the traditional Pledge Day for Peachtree Presbyterian. During the week prior to the first Sunday in November, Pledge Cards were mailed to all members of the congregation and contributors. This year, the pledge cards were prepared differently.

First of all, the pledge card was initially printed on thicker stock paper by a professional printer and contained the Stewardship Theme across the top, instructions for completing the pledge card on the back, a box to check either "a tithe" or "toward a tithe", a box to check if you wanted information about using the automatic bank draft, and a place for a signature.

The Finance Office then ran these cards through the computer and placed the previous year's pledge (and frequency) across the top (this was in keeping with the "Foundational Pledge" concept of building upon your previous commitments). For example, "Your 1991 Pledge was '\$100 per week Or \$5200 per Year'." The name, address, member number and envelope number were printed on the pledge card. The cards were generated in order of the frequency of giving (weekly, monthly, quarterly or annually) and the members were encouraged to make their 1992 pledge using either weekly or monthly payments. This was done to help facilitate giving throughout the year on a weekly or monthly basis and not one-time annual giving, which usually occurred toward the end of the year. Also, people were asked to circle a specific "dollar amount of the increase", pre-printed on the cards, which was to be added to their "foundational pledge" (or 1991 pledge).

In previous years, the church had not used pre-printed pledge cards and found that an inordinate amount of time was spent deciphering names and reading illegible writing. While we did provide "generic cards" in the pew racks for those members who did not bring their own card which they had received in the mail, they were encouraged to use the pre-printed, personalized card. (Illustrations of the pledge cards are found in Appendices A - D).

It was also determined that the amount of increases in pledges was somewhat different for people who pledged over \$3000 a year from those pledging less than this amount. These people are more likely to increase their pledge by a "Percentage Amount" rather than a dollar amount. Therefore, for those with pledges over \$3000, a "Percentage card" was used which allowed them to circle the percentage increase and add this amount to their 1991 pledge to obtain their total 1992 pledge.

Pledge Day

Although the importance of stewardship was emphasized throughout the month of November, the first Sunday of November was Pledge Day. It had been the tradition of Peachtree for several years to have a nice family lunch at the church after the morning worship services. At all three services, following Dr. Harrington's challenging message on the importance of becoming faithful stewards of your possessions, the congregation was invited to walk down to the front of the sanctuary and place their pledge cards in the appropriate vessels.

The new concept of the "Foundational Pledge Renewal" had been discussed at length from the pulpit and through publications from the church, including *Peachtree Today*. It was duly noted for all of those not returning a pledge card, that their pledge from 1991 would be "Rolled Over" for 1992 and would become their 1992 pledge. However, if we received a pledge card from anyone, whether the amount increased, decreased, or stayed the same, their 1991 pledge was not considered to be "rolled over".

Follow-up and "Renewal of Pledges"

On November 19, all of the people who had made a pledge received a "Thank you" letter from the church. (See Appendix I). This letter served the dual purpose of thanking the individuals for their support of the church and its programs and also confirming the amount of the pledge.

On December 3, those who had not yet returned a pledge card received what we referred to as the "Rollover Letter". It restated the instructions of the Stewardship Task Force regarding the Foundational Pledge emphasis and reminded them that all remaining pledges would be renewed at the 1991 level unless otherwise instructed. This letter was also written in the form of a Thank You letter. "When you share positive reinforcement, you help people know that their lives count. You help them to know that you do not take for granted what they are doing. Your profound, sincere, active appreciation helps people know their giving is decisive" ⁹

The Finance Office allowed time for responses to be received from the people whose pledges were to be renewed so we did not actually renew their 1991 pledge until after another letter was mailed to this same group on December 16. At this time, these individual's 1991 pledge amount was printed in the body of the letter and they were thanked for allowing the church to renew their 1991 pledge at the same level for 1992.

⁹Callahan, Kennon L., *Giving and Stewardship in an Effective Church, A Guide for Every Member*, (New York: HarperCollins Publishers, 1992) p. 83.

Victory Sunday

The first Sunday in December is "Victory Sunday" and the pledges from the Pledge Campaign are announced to the congregation. The numbers were as follows:

Pledge Cards in hand	\$4,619,679
Foundational Renewals	<u>\$1,417,792</u>
	\$6,037,471

According to these figures, our goal of \$5,505,783 was exceeded!

We realized, however, that since this was the first year of renewing pledges and despite the publicity and mail received in the homes, there would be some people who either did not realize their pledge had been renewed or did not wish for this to occur. Our original number of Foundational Renewal giving units was 1416. Realistically, we estimated the "real" number on the Foundational Renewals to be approximately \$1,250,000.

We also ran further analysis of these "rollover pledges" and determined that the actual giving from these members during the year 1991 was \$710,458. Knowing that the rollover pledges would need to be discounted, we had no previous experience upon which to base our percentage. We were working with some very real unknowns, but we proceeded.

We also realized that we had an unknown number of people who intentionally

did not return a pledge card because that was their way of telling us to keep their pledge the same. Therefore, even using conservative numbers, we felt that we would clearly meet our goal for 1992.

Below is a summary of the Pledging breakdown by Pledging Unit:

1340 increased their pledge in 1992 over 1991

1533 remained the same for 1992 as in 1991 (this included rollovers)

276 decreased their pledge in 1992

630 new pledging units for 1992

3779 total pledging units

The average pledge was \$1598, annually.

WHAT HAPPENED?

To say the least, Peachtree Presbyterian was dealing with many unknowns. Any time something as new and innovative as the Foundational Pledge Renewal is tried, one runs the risk of failure. However, on the other hand, how will our churches grow and offer new experiences if they do not take some risks?

Needless to say, 1992 was a year of intensive stewardship tracking. Many statistics were compiled on the Rollover Pledges.

We felt that at the end of the first quarter of 1992, after the first quarter statements were mailed, we would then really begin to determine how supportive the rollover pledgers would be. It is true that, after the statements were mailed and the individuals actually "saw" their pledge on paper, there were some telephone calls. Overall, though, the people were basically supportive of this new approach. It was, indeed, a relief!

The giving trend of the rollover pledgers was very typical of the giving trend of the remainder of the congregation. The third quarter of 1992 was the weakest and the fourth quarter, the strongest.

Churches that track stewardship numbers, however, know that they are dealing with constantly moving targets. As people join the church and leave the church throughout the year, all of your numbers begin to change. There is also a significant amount given each year from people who do not pledge and from new members.

The total giving of the Foundational Renewal Pledgers turned out to be \$710,958 (almost exactly what these "rollover" pledgers actually gave in the previous

year). At the end of 1992, the church realized a net income (income over expenses) of \$15,142.

This process of Foundational Pledge Renewals was performed again in 1992 for the 1993 budget year. In calculating the "rollover" numbers, we did not include anyone who did not give in either 1991 or 1992. This time, we had more concrete numbers with which to work. The budget was raised by \$682,029 for 1993. The total amount of money that was "rolled over" for 1993 was \$913,360 and the total giving in 1992 of these rollover pledges was, as stated above, \$710,958.

According to the pledge cards received, 120 members chose to have their pledge paid through the automatic bank draft system (most of these were below 50 years of age). Since 42% of the original number surveyed said that they would like the availability of such a system, it was concluded that many people are probably waiting to see how this works. However, throughout 1992, the church received approximately \$9000 per month through automatic bank drafts. This is certainly helpful in eliminating the year-end "crunch" and spreading the income over the entire year.

Using software purchased from our bank and performing the monthly transmittals ourselves, we experienced relatively few problems. Also, the incidents of overdrafts were fewer than we experience normally through payments by check.

CONCLUSIONS

Major Results

Overall, the concept of pledge renewals was successful. There was a noticeable decrease in the amount of time and energy spent by the staff and the stewardship committees on follow-up work (additional letters, telephone calls, etc.). It also allowed the follow-up work to focus almost exclusively on new members and non-pledgers.

One of my greatest fears was the possibility of "offending" someone by renewing their previous years' pledge. However, there was so much publicity about the renewal of pledges that everyone should have known that this would happen if they did not return a pledge card. Certainly, a number of the people whose pledges were renewed were "peripheral" people, those who do not maintain regular contact with the church. Still, some of these people were caught off guard and resented the renewal of their pledge. For this concept to be successful, though, it must become an on-going component of your stewardship program. As the results indicate, the second year was more predictable and was greeted with much less uncertainty and criticism than year one.

It is my opinion that it makes a lot of sense to renew pledges previously made (if no new pledges are submitted). The underlying assumption, the same assumption used in all other areas of the church, is that once you have committed to something, the church should not assume any less commitment in the following year. Once a

person joins a choir or a Sunday School class, do we assume that, at the end of the year, he or she will no longer be a member? Do we require people to "re-join" these organizations? Certainly not. Then why should we expect any less in the area of their stewardship? In a sense, we insult people to return to zero-based pledging for future years, if they have made one commitment and they are still members of the church, we should not assume any less in future years.

Possible Recommendations

Hind-sight is much better than foresight so now we are better able to make note of areas in which improvements can be made.

First of all, in spite of the degree of publicity that was used before the renewal of pledges, it is possible that more would have been helpful. To some people, it was not clear that the pledges would be "renewed" if no new pledge card was returned. It is possible that a letter should have been sent before any of the campaign started that stated directly to the individuals what their pledge to the 1991 budget was and explaining that this amount would be the amount of their renewal if no new pledge card was submitted (however, the quarterly statement should serve the same purpose).

Secondly, while you do not want to encourage making "zero" pledges, we could have been more clear in requesting those who no longer desired to be a part of the stewardship program of the church to contact the church office or return their

card with an explanation. We possibly could have been more forceful in expressing our reliance upon these renewal numbers and more emphatically stating our need to know of their intentions.

While Dr. Harrington and all of the staff make very zealous attempts to communicate to the congregation the individual's need to give as well as their obligation to give, many people perceive the message to be one of "fund-raising". The sermons, the articles in the weekly newsletter and the additional stewardship promotional materials all stressed the various beneficiaries of our monies. It is possible that more testimonies from agency directors, such as Presbytery officials discussing the uses of the P.A.T.H. (Presbyterian's Answer to Hunger) donations or actual recipients of Housing for the Homeless monies might have been successful.

In addition, it is also possible that more people should have been involved in the planning and implementing of this project. Sometimes we feel that getting too many people involved causes too much dissention and too many differences of opinion on "how" things should be done. However, as Kennon Callahan says, "grassroots development of the plan yields grassroots ownership for the giving."¹⁰

Peachtree offers many, many opportunities to all people of the church. Their goal is to increase involvement and to allow all people to feel a sense of "ownership". When one has this feeling of ownership, one is more able to see the needs and respond to the needs that exist. Everyone desires to feel connected and needs to become a part of a "relational" group, whether this is a Sunday School class, a choir,

¹⁰Callahan, Kennon L., *Effective Church Finances, Fund-Raising and Budgeting for Church Leaders*, (New York: HarperCollins Publishers, 1992) p. 9.

a recreational activity, or a study group, everyone needs a place in which others know them more personally and care for them as an individual. They are also able to demonstrate concern for others. "Visitors do not come to church by accident...they come looking for that sense of fellowship, encouragement, help, and hope...they come for community." ¹¹

Dr. William L. Hendricks, Professor of Christian Theology at Southern Baptist Theological Seminary writes, "To be a part of the body of Christ means that we have 'roots'. We all would like to know we belong and that we are a part of something more permanent and more lasting than our isolated selves. The older and dearer terms *brother* and *sister* have deep theological significance. To be in Christ and in His church is not just 'my God and I Walking through the fields together'. Rather, it is more to be in the 'company of the committed'. The strength of a plant is in its roots. The strength of a nation is in the solidarity and unity of its citizens. The strength of the body of Christ is in its rootedness in Him." ¹²

Over the next few years, Peachtree will "fine-tune" this stewardship process, indeed, but all in all, the leadership of the church and the Stewardship committees showed a willingness to make changes where changes were needed even in light of many uncertainties. These groups of people make every effort to communicate that all people are important and all play a vital role in the work of this great church.

¹¹Callahan, Kennon L., *Twelve Keys to an Effective Church*, (New York: HarperCollins Publishers, 1983) p. 25.

¹²Hendricks, William L., *A Theology for Aging*, (Nashville: Broadman Press, 1986) pp. 82-83.

Regardless of a person's economic background, everyone's involvement in the stewardship effort is needed. The individual will receive the joy of giving and helping others, and the church will be able to continue its vital ministries.

Dr. Kennon Callahan is exactly right when he says "We live life best in our giving, not our conserving. We live life best in our service, not our survival."¹³

Peachtree Presbyterian Church ventured into unknown waters but their destination was advancing their ministry to the people of this church and this community. They never took their eyes off of Christ.

And now these three remain: faith, hope and love. But the greatest of these is love.

1 Corinthians 13:13.

¹³Callahan, *Effective Church Finances...*, p. 8.

BIBLIOGRAPHY

- Berger, Hilbert J. *Now, Concerning the Offering*. Nashville: Discipleship Resources, 1987.
- Callahan, Kennon L. *Effective Church Finances, Fund-Raising and Budgeting for Church Leaders*. New York: HarperCollins Publishers, 1992.
- _____. *Giving and Stewardship in an Effective Church, A Guide for Every Member*. New York: HarperCollins Publishers, 1992.
- _____. *Twelve Keys to an Effective Church*. New York: HarperCollins Publishers, 1983.
- Harrington, W. Frank. *The Record Speaks*. Atlanta, Peachtree Presbyterian Church, 1991.
- _____. *Peachtree Today*. A publication of Peachtree Presbyterian Church, Atlanta, 1992.
- _____. *The State of the Church - Peachtree Presbyterian! Sermon*, Atlanta, 1993.
- Hendricks, William L. *A Theology for Aging*. Nashville: Broadman Press, 1986.
- Peachtree Presbyterian Church, *Task Force on Stewardship*. Atlanta, 1991.
- Powell, Luther P. *Money and the Church*. New York: Association Press, 1962.

APPENDIX A

Pledge Card with WEEKLY Frequency

"Come and See What God Is Doing At Peachtree "

\$10.00 per Week OR \$530.00 per Year

Since I pledged the amount above for the 1991 Budget, this amount will also be the foundation of my pledge for the 1992 Budget. This pledge is an expression of an on-going commitment to Jesus Christ through the Peachtree Presbyterian Church. In addition, I will increase my pledge for 1992 as outlined below. (See instructions on back of card.)

STEP ONE: My Weekly Increase will be - (Please Circle) \$ 1 2 3 4 5 6 7 8 9 10 15 20

STEP TWO: My Total Pledge for 1992 will be- \$ _____ (Foundation Pledge plus Increase = Total)

STEP THREE: My Payment Schedule will be- Weekly Monthly

000001

0001-01

STEP FOUR: My Pledge represents a tithe toward a tithe

Mr. and Mrs. John Doe
3434 Roswell Road
Atlanta, GA 30363

STEP FIVE: Please send me information about how to
arrange for an automatic bank draft

STEP SIX: Signature: _____

Pledge Card with MONTHLY Frequency

"Come and See What God Is Doing At Peachtree "

\$100.00 per Month OR \$1200.00 a Year

Since I pledged the amount above for the 1991 Budget, this amount will also be the foundation of my pledge for the 1992 Budget. This pledge is an expression of an on-going commitment to Jesus Christ through the Peachtree Presbyterian Church. In addition, I will increase my pledge for 1992 as outlined below. (See instructions on back of card.)

STEP ONE: My Monthly Increase will be - (Please Circle) \$ 5 10 15 20 25 30 35 40 50 60 75 100

STEP TWO: My Total Pledge for 1992 will be- \$ _____ (Foundation Pledge plus Increase = Total)

STEP THREE: My Payment Schedule will be- Monthly Annually Other

000001

0001-01

STEP FOUR: My Pledge represents a tithe toward a tithe

Mr. and Mrs. John Doe
3434 Roswell Road
Atlanta, GA 30363

STEP FIVE: Please send me information about how to
arrange for an automatic bank draft

STEP SIX: Signature: _____

APPENDIX B

Back of Pledge Card

Instructions for Completing Pledge Card

- A. Note that your last year's pledge is printed at the top of the Pledge Card.
- B. Please circle the amount by which you will be increasing your Foundation Pledge for 1992. The church will continue your 1991 pledge as the foundation of your 1992 pledge if no change is indicated.
- C. Please enter your total pledge for 1992 in Step two. (If circumstances necessitate changing the level of support please indicate)
- D. Please check the appropriate boxes concerning payment schedule and tithing. Also indicate if you wish to receive information concerning our new automatic bank draft program.
- E. Please sign the card and bring it with you to the worship services on Pledge Day, November 10th. If you are unable to attend, please use the enclosed, postage-paid envelope to mail your pledge to the church before the 10th so that you will be included in the Pledge Day commitments.

Thank you for your partnership in Christ's Ministry!

APPENDIX C

Pledge Card with ANNUAL Frequency

"Come and See What God Is Doing At Peachtree "

\$2000.00 per Year

Since I pledged the amount above for the 1991 Budget, this amount will also be the foundation of my pledge for the 1992 Budget. This pledge is an expression of an on-going commitment to Jesus Christ through the Peachtree Presbyterian Church. In addition, I will increase my pledge for 1992 as outlined below. (See instructions on back of card.)

STEP ONE: My Annual Increase will be - (Please Circle) \$ 100 200 300 400 500 600 700 800 900 1000 1200 1500
STEP TWO: My Total Pledge for 1992 will be - \$ _____ (Foundation Pledge plus Increase = Total)
STEP THREE: My Payment Schedule will be- <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually <input type="checkbox"/> Other

000001

0001-01

STEP FOUR: My Pledge represents a tithe toward a tithe

Mr. and Mrs. John Doe
3434 Roswell Road
Atlanta, GA 30363

STEP FIVE: Please send me information about how to arrange for an automatic bank draft

STEP SIX: Signature: _____

"Percentage" Card for Pledges over \$3000.00

"Come and See What God Is Doing At Peachtree "

\$500.00 per Month or \$6000.00 per Year

Since I pledged the amount above for the 1991 Budget, this amount will also be the foundation of my pledge for the 1992 Budget. This pledge is an expression of an on-going commitment to Jesus Christ through the Peachtree Presbyterian Church. In addition, I will increase my pledge for 1992 as outlined below. (See instructions on back of card.)

STEP ONE: My Percent of Increase will be - (Please Circle) 1% 2% 3% 4% 5% 6% 7% 8% 9% 10% 12% 14%
STEP TWO: My Total Pledge for 1992 will be - \$ _____ (Foundation Pledge plus Increase = Total)
STEP THREE: My Payment Schedule will be- <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually <input type="checkbox"/> Other

000001

0001-01

STEP FOUR: My Pledge represents a tithe toward a tithe

Mr. and Mrs. John Doe
3434 Roswell Road
Atlanta, GA 30363

STEP FIVE: Please send me information about how to arrange for an automatic bank draft

STEP SIX: Signature: _____

APPENDIX D

"Generic" Card for those with no Pledge

"Come and See What God Is Doing At Peachtree"

As an expression of an on going commitment to Jesus Christ through Peachtree Presbyterian Church, I choose to pledge for 1992, \$ _____ per (week/ month) or \$ _____ total pledge.

000001

0001-01

Mr. and Mrs. John Doe
3434 Roswell Road
Atlanta, GA 30363

Signature: _____

My Pledge reflects a tithe toward a tithe

Please send me information about how to arrange for an automatic bank draft.

You may also use the enclosed envelope to mail back your pledge card or bring it to the services on Pledge Day, November 10, 1991.

APPENDIX E



(Letter enclosed with Pledge card for 1993 Campaign)

Dear Peachtree Member,

We are a part of a wonderful church. Its generosity is unparalleled in Atlanta. We know that you have already read or will take the time to read the stories in "Peachtree Today" of our potential to continue to grow in our service to our congregation and to the community.

It is time now for you to consider your personal part in our church's work. The enclosed pledge card gives you the opportunity to express your financial participation in the work of Peachtree. Your completed pledge card will enable our church to plan accurately our programs and benevolent commitments to help others for the coming year.

In 1990, the Session adopted a goal for the congregation to become a tithing church by the year 2000. This means giving 10% of our income to the church. We ask you to move with us in this direction if you are not already doing so. Please check the appropriate box on the pledge card concerning the tithe.

It is important that every member of our church make a pledge. As you consider your commitment, prayerfully reflect on the challenge that God has given you and our church to be a part of a great work in this city. You can respond by completing and returning the enclosed pledge card.

Pledge Day is Sunday, November 8. Let's renew our commitment to the church that day and celebrate the great opportunities that are ours through this church. And, plan to join others at the Celebration Brunch in the Fellowship Hall.

Will Katz
Bill and Betsy Duffey
Joe and Sharon Wilson
Stewardship Season Co-chairs

APPENDIX F

STEWARDSHIP SURVEY

Peachtree Presbyterian is interested in updating its stewardship program to make it more meaningful to church members and the beneficiaries of our gifts. A Stewardship Task Force, composed of members of the church, was formed to evaluate our programs and to make recommendations for improvement. This Task Force has conducted several group discussions with members and has obtained several recommendations for changes. These suggestions have been used to construct the following survey. Now it's your turn! The church is looking for your opinions and ideas. Please complete the questionnaire today and return it to the church, attention Stewardship Task Force. Your answers are vital in designing the best stewardship program possible. Please do not use your name.

Thank you,
Stewardship Task Force

1. Do you pledge to the church?
 Yes *46%* No *4* *NA* ***

2. What do you think is the best length for the pledge season?
 8% 6 weeks *51* 4 weeks *24* 3 weeks *14* 2 weeks *NA* *3*

3. Our pledge campaign takes place in October and early November. A number of factors complicates this timing--heavy fall program demands, holiday commitments, football games, mounting financial load in connection with Christmas. It has been suggested that we change the pledge season to May. What would your reaction to this change be?
 53% Approve *21* Disapprove *25* No Opinion *NA* *1*

4. Another proposed change is to make stewardship education an ongoing program in addition to the seasonal campaign. Included might be quarterly "Inform Sundays" about the Church in action, on-going dissemination of information, Sunday School lessons...all focusing on the church's impact on human need. What would your reaction to this change be?
 70% Approve *14* Disapprove *13* No Opinion *NA* *3*

5. Do you think that educating the church membership about the church's overall plans, its budget, and its mission objectives would make a significant difference in the number of members pledging and the amount pledged?

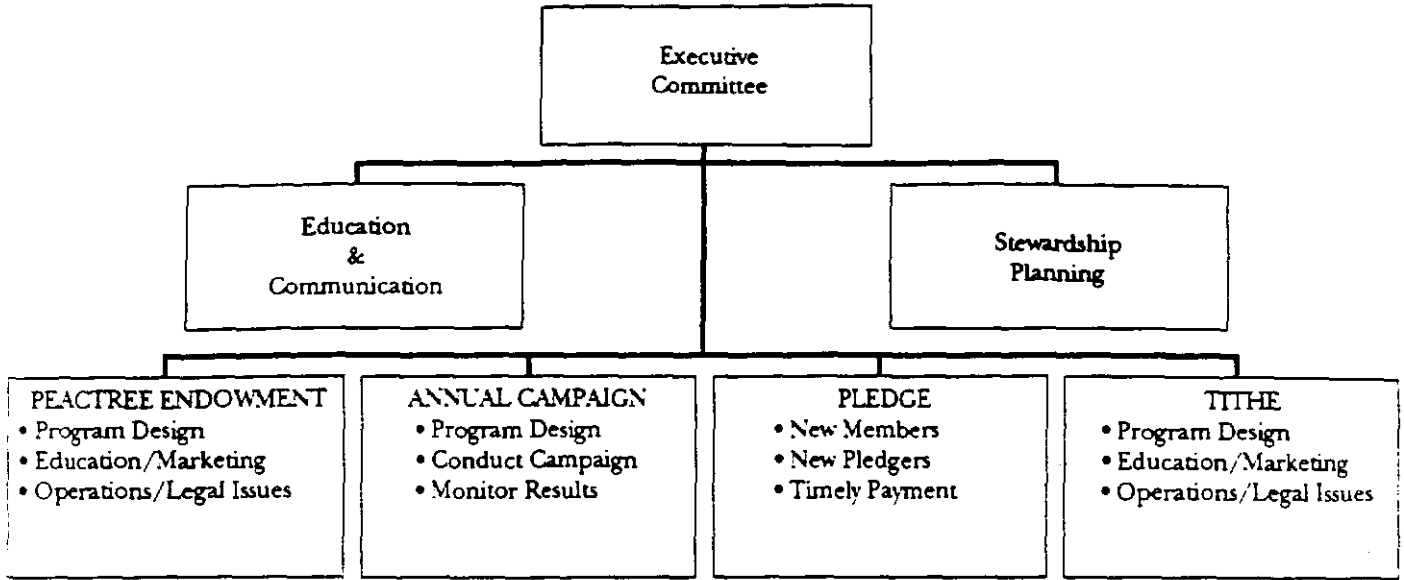
	Yes	No	<i>NA</i>
a. Increase # of people who would pledge	<input type="checkbox"/> <i>80%</i>	<input type="checkbox"/> <i>16</i>	<i>4</i>
b. Increase amount of pledge	<input type="checkbox"/> <i>63%</i>	<input type="checkbox"/> <i>28</i>	<i>9</i>

6. One of the challenging features of the current stewardship program is that the church must start at ground zero each year and obtain new pledges all over again. This process takes a great deal of time and effort and is the main cause of the length of the campaign. Given the fact that our members typically pledge at least the same amount as the year before, it has been recommended that we shorten the process by instituting a simplified method of pledge renewal. A letter would be sent to each member early in the annual campaign, indicating that the previous year's amount would be entered as the foundation for the coming year's pledge if not returned by "Pledge Sunday". The campaign would focus on the needed increase in pledges. What would your reaction to this approach be?
 Approve *69%* Disapprove *23* No Opinion *6* *NA* *2*

7. It has also been recommended that many of our members might like the convenience of being able to pay their pledges during the year through automatic bank deduction. How do you react to this option?
 Approve *41%* Disapprove *31* No Opinion *27* *NA* *1*

APPENDIX G

COUNCIL OF STEWARDS STRUCTURE
 Proposal Organizational Chart



The following are chair persons of each committee along with members of the Executive Committee who will take primary responsibility for working with them

SUBCOMMITTEE

CHAIR

EXECUTIVE COMMITTEE LIAISON

Education / Communication
 Stewardship Planning
 Peachtree Endowment
 Fall Campaign
 Pledge
 Tithe

EDUCATION + INVOLVEMENT = COMMITMENT

1. ANNUAL CAMPAIGN - plan and conduct the annual stewardship campaign.
2. PLEDGE - will deal with the pledge process of the church.
3. TITHE - establish and promote member tithing.
4. PEACHTREE ENDOWMENT - provide for long term benevolent programs
5. EDUCATION and COMMUNICATION - publicize and promote stewardship to the entire congregation.
6. STEWARDSHIP PLANNING - prepare and monitor the councils annual plans and budgets.

APPENDIX H



News of the Family

PEACHTREE PRESBYTERIAN CHURCH

3434 Roswell Road, N.W.

Atlanta, Georgia 30363

404/842-5800

Vol. 37, No. 30

August 4, 1991

Just these lines, My Friends . . .

. . . to report on a recent Task Force study. Some months ago I asked the Session to create a Task Force to study the stewardship of our church. Our pattern of stewardship promotion, which has been very successful, has not been changed in twenty years. During that time our church has quadrupled in membership. The logistics of the effort each year are formidable indeed. I want, here today, to thank Cecil Philips, who chaired the Task Force, and the members of the Task Force who worked so hard to produce a splendid study.

An important part of this study was a questionnaire which was sent to every member of our church. We were frankly astounded at the number of responses and grateful for the nature of them. The responses confirmed what has been true through the history of our church. Peachtree Presbyterians are a responsive, caring, committed family of faith. Ours is a church grateful for its past, strongly committed to the present, and eagerly anticipating our future usefulness. The members of our congregation provided clear recommendations for our stewardship promotion. We shall move quickly to implement the results the congregation has called for in this important study.

In order to accomplish this, the following recommendations that came from the survey will be undertaken:

1. Our objective will be to try to shorten the visible part of the campaign to four weeks. I am in agreement with you in that I would like to see it shortened as well. It will be a formidable undertaking but with your prompt attention to this challenge and your help, we can and will do it!
2. Seventy percent of those responding favored an automatic pledge renewal. This means that notice will be given near the beginning of each year's campaign that unless the specific member indicates otherwise, the foundation of the next year's pledge will be their current pledge. On pledge Sunday then, they would indicate the amount the pledge would be increased for the coming year. This means that we will not be starting from "zero" each year. Interestingly enough, an additional eight percent of those responding indicated that they would not disapprove of an automatic pledge renewal.
3. We will offer many individuals options as a result of this survey: some want their envelopes monthly, most prefer the present system of weekly envelopes. Forty-two percent of those responding want to pay their pledges by automatic bank draft and this option will be available. Another twenty-six percent indicated that they were open to this option being available but had not decided whether or not they would use it.
4. Our objective is to be a church of tithers and the survey indicated that fifteen percent of our members are, in fact, tithing and many more express an eagerness to move toward that objective. There will be a continuing focus on the spiritual aspects of stewardship and on how the mission of the church is supported through our giving.
5. We will broaden our Stewardship program so that there will be a constant flow of information and education throughout the congregation. You have already noted one aspect of that with the article in every issue of "News of the Family" that begins . . . "THANK YOU MEMBERS OF PEACHTREE. Because you gave . . ." This is just one of the ways in which you will be informed as to how our church's program, undergirded by your giving, is helping people in many ways in many places.
6. Fifty-five percent of you favored the church instituting a program of wills and bequests and financial planning in the congregation. This will be done through seminars and will focus not only on current needs of the church but on adding strength to the Peachtree Presbyterian Trust.

Finally, I want to thank all of you who took the time to participate. It has been both enlightening and helpful. We will be a stronger church because of it, for all of us want the same thing: to keep our church strong and vital to do the work that God has called us to do.

Keep us in your prayers and remember how much I love you, and with blessings and prayers, I am

Your pastor and friend,

W. Frank Harrington

APPENDIX I

Thank You Letter to Those Who Made a Pledge

November 19, 1991

Mr. and Mrs. John Doe
3434 Roswell Road
Atlanta, Georgia 30363

Dear Friend and Member of Peachtree Presbyterian Church:

Thank you for your commitment to the financial support of Peachtree Presbyterian Church with a 1992 Pledge. This letter is to confirm your Pledge for 1992 as \$(2000.00).

Your ongoing commitment to Jesus Christ through Peachtree in prayer, worship, service and giving is the foundation of a vital congregation. The response of the congregation has been very positive to this year's stewardship season and the changes that have been put in place this year following the Stewardship Task Force recommendations last spring.

If you have any questions, please contact the Finance Office.

Yours in Christ's service,

(Names of the Co-chairs of the 1992 Stewardship Campaign)

P.S. Let us take this opportunity to remind you that it is now possible to pay your pledge through an automatic bank draft. If this appeals to you, and you did not respond by marking your pledge card, you may get the appropriate form to accomplish this from the Finance Office. This is a new program instituted as a result of the Task Force study.

APPENDIX J

Pledge "Rollover Letter"

December 3, 1991

Mr. and Mrs. John Doe
3434 Roswell Road
Atlanta, Georgia 30363

Dear Friend and Member of Peachtree Presbyterian Church:

Following the direction of the Stewardship Task Force, our Session adopted some changes in the stewardship season at Peachtree. Part of this was to consider each 1991 pledge as the Foundation Pledge for 1992. The objective of the stewardship season then is to seek increases in the Foundation Pledges. Finally, then, the members whose pledges were not increased were to be renewed at the previous year's level. We are pleased to report to you that the members of our church who have returned their pledge card have done just this.

As we have not received a new pledge card from you, we are sending this to remind, confirm, and to thank you for making you pledge for 1992 the same as it was last year. This continuation of your pledge into 1992 will be a joyous part of Victory Sunday on December 8th.

With your continuing commitment to Jesus Christ through Peachtree in prayer, worship service and giving, the challenges before this church can be met, and many persons in many places will be helped.

If you have any questions, please contact the Finance Office immediately.

yours in Christ's service,

(Co-chairs of the 1992 Stewardship Season)

APPENDIX K

Confirmation of the "Rollover Pledge" amounts

December 16, 1991

Mr. and Mrs. John Doe
3434 Roswell Road
Atlanta, Georgia 30363

Dear Friend and Member of Peachtree Presbyterian Church:

Thank you for your Foundation Pledge in 1992 toward the ongoing financial commitments of the church.

Recently you received a letter from us indicating that your Foundation Pledge in 1991 was to be a part of those pledges included in this stewardship season toward the 1992 Budget. As the Session anticipated when this program was adopted, the continuation of your Foundation Pledge into 1992 was a vital part of our Victory Sunday report to the congregation on Sunday, December 8th. This letter is simply to remind you that your Foundation Pledge in 1992 will continue to be \$(2000.00)

With your continuing commitment to Jesus Christ through Peachtree in prayer, worship, service and giving, the challenges before this church can be met, and many persons in many places will be helped.

If you have any questions, please contact the Finance Office.

Yours in Christ's service,

(Co-chairs of the 1992 Stewardship Season)